

PATENT

Paper No.

File: Carr-P2-00

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventor	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/669,196
Filed	:	September 25, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit	:	3691
Examiner	:	KARMIS, Stephanos

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MS: Fee Amendment  
Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT**

S I R :

On August 9, 2007, the PTO mailed a Notice of Non-Compliant Amendment that stated that the claims contained in the Substitute Specification filed May 14, 2007, should include markings. In response, and pursuant to telephone instructions from the Examiner, Applicant hereby submits the enclosed Substitute Specification-Clean Version (pages 2-83) containing claims marked to show amendments since the last examination.

The Examiner is requested to reconsider the application as amended, and it is believed that no new matter has been added.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235, and if any extension of time is needed to reply to

said office action, this shall be deemed a petition therefor.

If the prosecution of this case can be in any way advanced by a telephone discussion, the Examiner is requested to call the undersigned at (312) 240-0824. Please send all correspondence to the address below.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'PK Trzyna', with a long horizontal flourish extending to the right.

Date: September 14, 2007

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Peter K. Trzyna  
(Reg. No. 32,601)

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